DOCUMENT RESUME

ED 331 679 RC 018 144

AUTHOR	Lasley, Paul; Fellows, Jacqueline
TITLE	Farm Family Adaptations to Severe Economic Distress: Iowa. Results of the 1989 Regional Farm Survey.
SPONS AGENCY	North Central Regional Center for Rural Development, Ames, Iowa.
REPORT NO	NCRCRD-RRD-154-3
PUB DATE	Aug 90
NOTE	27p.; For related reports, see RC 018 075, RC 018 078, and RC 018 136-145. Each report in this series contains a section on "Information and Training Needs." Part of regional research project NC-184.
AVAILABLE FROM	North Central Regional Center for Rural Development, 317D East Hall, Iowa State University, Ames, IA 50011 ($3.00).
PUB TYPE	Reports - Research/Technical (143) -- Statistical Data (110)
EDRS PRICE	MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS	Attitudes; Community Services; Coping; *Economic Change; Economic Impact; Economic Status; Educational Needs; Family Income; *Farmers; *Financial Problems; Information Needs; *Quality of Life; Rural Farm Residents; Spouses; State Surveys; Stress Variables; Tables (Data)
IDENTIFIERS	*Farm Crisis; Farm Women; *Iowa

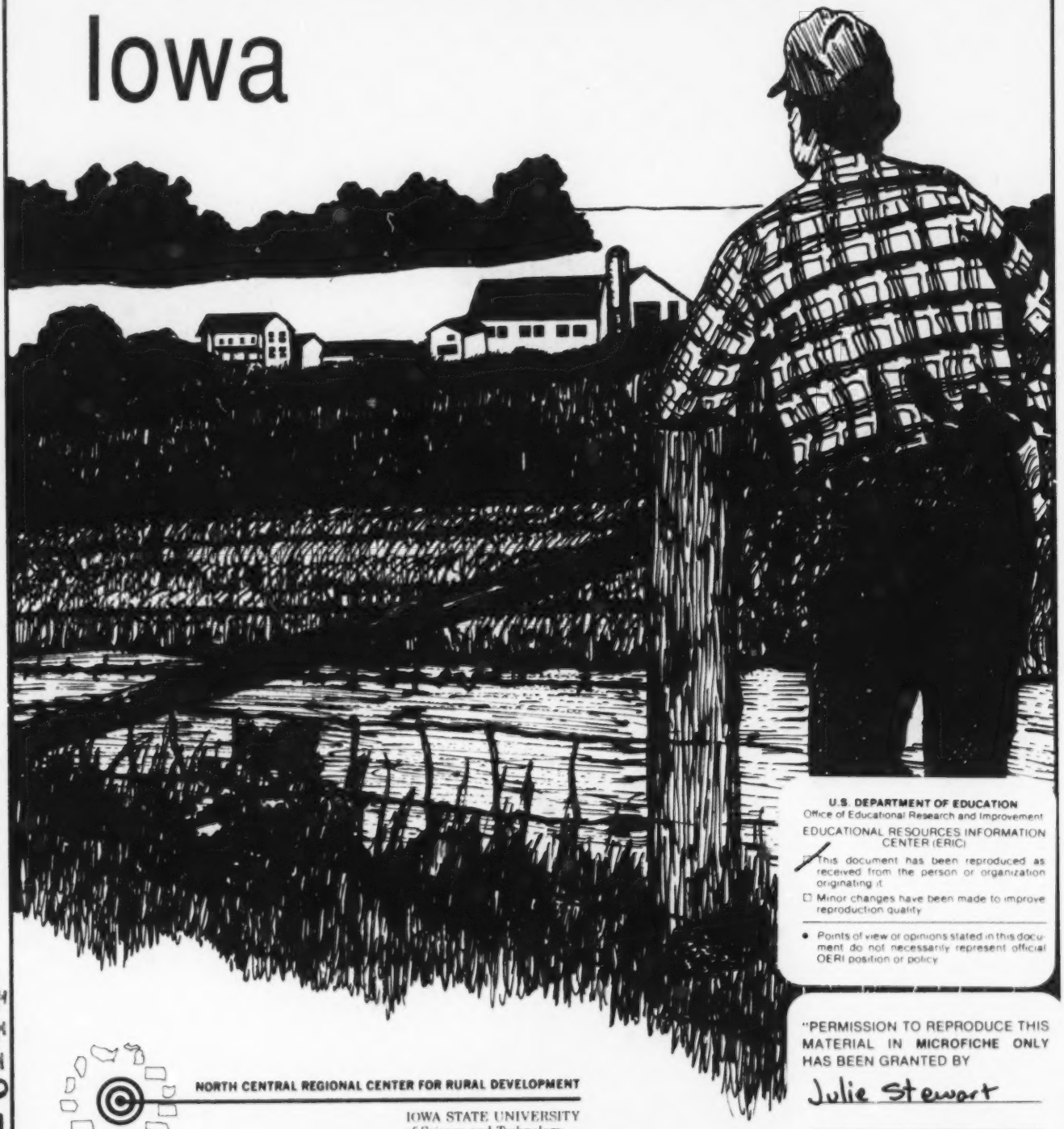
ABSTRACT

During the farm crisis of the 1980s, many midwestern farm families suffered financial distress, but by 1989 an uneven financial recovery was under way. This report summarizes data collected from 311 Iowa farm operators (a 31% response rate) and 288 spouses (a 29% response rate) as part of a large survey conducted in 12 North Central states. The purpose of the survey was to identify farm families' adaptation pattern, information and educational needs, and opinions on rural development. Farm operators had an average age of 50 years, and most respondents had attained at least a high school diploma. In 1988, 4% of respondents had negative net family income, while 59% had family incomes below $30,000. Average farm size was 371 acres. Respondents were about equally divided as to whether local services, facilities, and quality of life factors had improved, worsened, or stayed about the same. About 42% believed that financial conditions for farmers had gotten worse, and 40% thought that conditions would continue to deteriorate. Most farmers responded to hard times by postponing major purchases, using savings for living expenses, and cutting back on charitable contributions; 35% decreased savings for their children's education. About 33% of farmers and 43% of spouses worked off the farm; 12% had participated in vocational education or retraining but most thought it was unhelpful. Highly rated information and training needs were concerned with marketing skills and reducing costs through low-input farming. Spouses were highly involved in farm operations and decisionmaking, and experienced some farm- and work-related stress. This report contains 15 data tables. (SV)

ED331679

Farm Family Adaptations to Severe Economic Distress:

Iowa



U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☑ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL IN MICROFICHE ONLY HAS BEEN GRANTED BY

Julie Stewart

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

NORTH CENTRAL REGIONAL CENTER FOR RURAL DEVELOPMENT

IOWA STATE UNIVERSITY
of Science and Technology
216 East Hall
Ames, Iowa 50011

RC 018144

BEST COPY AVAILABLE

Farm Family Adaptations to Severe Economic Distress: Iowa

Results of the 1989 Regional Farm Survey

Paul Lasley and Jacqueline Fellows

August 1990

RRD 154-3

Preface

The 1980s brought much change to rural America. Profound changes occurred in farming. As new technology was adopted, farm numbers continued to decline and many farm families found themselves struggling against low commodity prices. In addition, financial distress gripped many farm families. As interest rates soared, farm assets declined and farm incomes plummeted. The farm crisis during the 1980s was undoubtedly one of the darkest moments in the history of the Midwest.

However, as the 1980s drew to a close, many farm families' financial positions improved and much of rural America experienced a recovery. As a result of the differential impact of the farm crisis and the uneven financial recovery, this study of farm families was undertaken as a way to assess the socioeconomic status of farm families in the Midwest.

Financial support for the project was provided by the North Central Regional Center for Rural Development as part of the regional research project NC-184. Cooperating in the study were the land-grant universities and the Agricultural Statistics Services in each of the North Central states. The data collection was conducted through a cooperative agreement between Iowa State University and the Iowa Department of Agriculture and Land Stewardship, Agricultural Statistics Service. The primary objective of the study was to assess the socioeconomic conditions of farm families in the region and provide an overview of needed research and extension activities to assist farm families.

The authors wish to acknowledge the valuable technical assistance provided by Julie Stewart and Kristi Hetland of the North Central Regional Center for Rural Development. Jacqueline Fellows, department of sociology, Iowa State University, provided much assistance in the data management and analysis.

Results of the 1989 Regional Farm Survey: Iowa

Paul Lasley and Jacqueline Fellows

This report summarizes data from a sample of Iowa farm families collected as part of a larger study conducted in the 12 North Central states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, North Dakota, South Dakota and Wisconsin. This survey was conducted through the cooperation of Iowa State University Agriculture and Home Economics Experiment Station and the Iowa State Department of Agriculture and Land Stewardship, Division of Statistics, with funding from the North Central Regional Center for Rural Development.

The purposes of the survey were to:

- Identify what adjustments-farm families made during the 1980s in response to the farm crisis.
- Identify information and educational needs of farm families.
- Assess farm families' opinions about several important agricultural and rural development issues.

Methodology

In February 1989, a statewide random sample of 1,000 Iowa farm households was drawn. A packet of two questionnaires was sent to each household--one for the farm operator and one for the spouse.

A total of 599 questionnaires were returned (311 operator and 288 spouse questionnaires). The questionnaires represent 342 of the 1,000 households sampled. Questionnaires were received from both the operator and the spouse for 257 households, with an additional 54 operator questionnaires and 31 spouse questionnaires.

Results

The personal and farm characteristics of the sample were compared with the 1987 Census of Agriculture. The average age of the operators in the survey was 50 years compared to 49 years in the census (Table 1). The majority of respondents, both operators and spouses, had completed high school, and more than 30 percent had completed some post-secondary education. While comparative data were not available, net family income of the sample showed great variability, ranging from those who realized a net loss to those who had incomes greater than $70,000.

Paul Lasley is an associate professor in the department of sociology, Iowa State University.

Jacqueline Fellows is a graduate research assistant in the department of sociology, Iowa State University.

The average farm size reported in the survey was 371 acres compared to 301 acres reported in the census (Table 2). The sample under-represented the very small farms, and somewhat over-represented the larger farms. The distribution of gross farm sales in the survey sample showed some variation from the census report, which again under-represented farms in the smaller gross sales categories. Thus, the bias in the survey might have influenced the findings, given that younger and smaller farms were under-represented. This sample was somewhat skewed to the older operators with larger farming operations.

Community and Economic Conditions

Operators were asked their opinions about changes in economic conditions and community services over the past five years. The items are ranked in Table 3 from the highest to the lowest percentage reporting the service or condition has improved. In general, operators believed community services and facilities remained the same or improved, the only exception being the uncertainty of child care services reported by 20 percent of the respondents. This may be, in part, because the sample over-represented older farm families.

More than one-third of the operators reported improvement in shopping facilities and their farm's current financial condition, while nearly 30 percent reported improvement in the current financial condition of lenders in their area and adult education opportunities. However, the operators were more pessimistic about the current financial condition of farmers and job opportunities; 41 percent indicated these services had gotten worse. More than one-third of the operators also reported that the current financial condition of agribusiness firms had become worse in the last five years.

Quality of Life

The opinions of farm operators and spouses about the quality of life in their communities are shown in Table 4. Two important points should be noted. First is the similarity in responses between the operators and their spouses. Second is the variability in the responses to the set of items. Approximately one-third of the operators and spouses reported their family quality of life had become better, and one-third of the operators reported the likelihood of continuing to farm in the next five years had become better. Some of this optimism may have resulted from an improvement in family finances. More than 40 percent of the operators and spouses believed their economic situation had improved, while approximately 30 percent reported their financial condition had become better than other farmers in the area. But, when asked about the overall economic condition of farmers, approximately 40 percent of the operators and spouses reported it had become worse.

When asked about "neighboring" in their area, respondents were more pessimistic. More than one-third of the respondents indicated that "neighboring" and neighbors helping each other was worse, even though approximately 70 percent of the operators and spouses believed the things they had in common with people in their community had remained the same.

Farm Family Adjustments

Table 5 reports in rank order the adjustments operators indicated their families had made in the last five years because of financial need. More than one-half of the respondents reported they had postponed major household purchases, used savings to meet living expenses and reduced their charitable contributions. Four out of 10 operators reported their spouses had taken off-farm employment or changed their transportation patterns, food shopping habits, and eating habits to save money. About one-third of the operators indicated their family had reduced household utility use, decreased the amount of money saved for children's education, taken off-farm employment, postponed medical or dental care, and sold possessions or cashed in insurance in response to economic hardship over the past five years. Approximately 20 percent reported they had purchased more items on credit, borrowed money from friends and relatives, fallen behind in paying bills, let life insurance lapse, or canceled or reduced medical insurance coverage.

Operators were asked whether they or their spouses had off-farm employment in 1988 (Table 6). Thirty-seven percent of the operators and 49 percent of the spouses indicated they had worked off the farm in 1988. The majority of operators (68 percent) and spouses (52 percent) who worked off the farm reported they had worked 40 hours or more at this job.

Operators were asked about changes they made in their farm operations from 1984 to 1988 (Table 7). More than 50 percent reported they had made no changes during this period. Twenty-three percent reported they had increased their operation by renting more acres, and 23 percent reported they had worked fewer hours on the farm.

Risk Reduction Behaviors

Table 8 includes the adjustments, listed by frequency of response, operators made to reduce risk in their farming operations in the last five years and the adjustments planned in the next five years. Paying closer attention to marketing was the most often reported adjustment made by the operators (80 percent), with 70 percent indicating they planned to use this adjustment in the next five years. Nearly three-fourths of the operators reported postponing a major farm purchase, while seven out of 10 operators reduced their long-term debt. About two-thirds reported keeping more complete financial records or reducing short-term debt, and 54 percent of the operators had bought crop insurance.

Nearly one-half of the operators had reduced risk by sharing labor or machinery with neighbors, by reducing expenditures for hired help, or by diversifying their farm by raising livestock. Thirty-five percent of the operators reported seeking off-farm employment and three out of 10 operators reported reducing their farm machinery inventory. Other adjustments were important, but were reported less frequently by the operators.

In the next five years, 13 percent of the operators indicated they would plan to retire from farming and an additional 15 percent reported they might retire from farming. Ten percent plan to quit farming in the next five years, while 21 percent stated they might quit farming.

Participation in Government Programs

Operators were asked whether they had participated in government programs and, if they had, to evaluate these programs (Table 9). If they did not participate in any programs, they were asked why they did not. The items in Table 9 are ranked from those programs judged to have provided a lot of help, to those judged as providing the least help. The programs most often reported as being a lot of help were the federal commodity programs (37 percent), the 1988 Drought Assistance Act (16 percent), FmHA loans (12 percent), and Federal All-Risk Crop Insurance (11 percent). Eight percent of the operators found the Conservation Reserve Program had been a lot of help.

Five percent or more of the operators indicated they were unaware of four of the programs in their area. These programs included: Job Partnership Training Act, Farmer/Lender Mediation Service, Income Assistance, and financial analysis or counseling by the extension service.

Information and Training Needs

Table 10 reports farmers' opinions about the information and training needs that would help them continue farming in the next five years. Generally, the operators expressed moderate to high needs for information and training across the topic areas. More than 30 percent of the farmers reported a high or very high need for information and training on reducing production costs through low-input farming methods and marketing skills. More than 20 percent reported a high to very high need for information and training on the use of new technologies as they became available, available government assistance, using new machines and chemical inputs to increase production, and the use of appropriate conservation techniques.

Operators were more likely to report that information about on-farm processing of products before selling was not needed (43 percent), nor was there a need for information and training related to bookkeeping and financial systems or crop and livestock diversification of their farms. Many operators reported they had kept more complete records and diversified their farms in adjusting to the farm crisis. For this reason, they may have felt they had the necessary information and training on these two topics.

Spouses' Involvement in Farm Operation

Farm spouses were asked about the kinds of work they performed on their farms and whether the time spent on each task had changed in the past five years. Table 11 provides information on their responses. Household tasks and child care were reported as always done by 91 percent of the spouses. Twenty percent reported an increase in the time spent on household tasks and child care. More than one-half of the spouses indicated they always took care of a family vegetable garden or animals, or did the bookkeeping and record maintenance. It is interesting to note that 28 percent of the spouses reported their time spent on gardening and animal care had decreased and the same percentage reported their time spent on bookkeeping and record maintenance had increased. Many spouses reported that they always or sometimes ran farm errands (93 percent) or worked off the farm (62 percent). The time spent at off-farm employment had increased in the last five years for 29 percent of the respondents.

Less frequently reported but important farm duties included milking or caring for farm animals, field work, supervision of farm work, purchasing farm supplies and equipment, and marketing farm products. One-third or more of the spouses reported their time spent doing field work or milking and caring for farm animals had decreased. This may be the result of increased hours spent working off the farm, maintaining farm records, or doing household tasks.

Family Decision-Making Behavior

Spouses were asked who was responsible for making decisions about farm operations (Table 12). In decisions concerning the purchase of household appliances, 75 percent reported this was a joint decision. Decisions about buying and selling land were made jointly by 60 percent of the respondents and nearly 50 percent reported a joint decision was made in renting more or less land.

Responses were fairly evenly distributed when the decision to buy major farm equipment was made. Forty-seven percent reported it was a joint decision, while 45 percent reported the spouse or someone else made that decision. Generally, the spouse or someone else made decisions about crop and livestock production (46 percent), when to sell their agricultural products (55 percent), or whether to try a new agricultural practice (54 percent).

Pressures Experienced by Spouses

Table 13 lists specific farm family pressures and how frequently spouses experienced these pressures. The responses were ranked from highest to lowest by the percentage reporting they felt the pressure daily. The most often felt pressure reported by the spouses was a lack of control over weather and commodity prices, with 24 percent indicating they experienced this pressure daily. Nearly 20 percent felt daily pressure from problems in balancing work and family responsibilities, and 13 percent experienced daily pressure from indebtedness and debt-servicing problems. Less than 10 percent reported daily pressure from conflict with spouse or children, adjusting to new government policies, insufficient spousal support, difficulty in arranging child care, or no farm help when needed. It should be noted, however, that our sample over-represented the older farm population and child care arrangements would not be as much of a problem. This is shown in the percentage of the spouses (57 percent) who reported this pressure did not apply to them.

Coping Strategies Used by Farm Spouses

Coping strategies and how often they were used by the respondents are reported in Table 14, and are ranked from highest to lowest by the percentage of the spouses reporting they used the strategy "a great deal." Participation in church activities was reported as the most often used strategy. Nearly 20 percent of the spouses used the strategy of remembering the positive aspects of farming. Less than 20 percent of the spouses reported using the other strategies "a great deal."

Four of the strategies were never used by approximately 50 percent of the spouses. Ninety-two percent reported never talking to a family counselor or other mental health professional and 63 percent never used eating, drinking, smoking or medication to feel better.

Approximately 50 percent had never talked to someone who could do something concrete about the problem or sought spiritual support from clergy.

Participation in Farm and Local Organizations

Spouses were asked about the memberships held by them and their household partner. Table 15 provides information on organizational membership for both the operator and the spouse. The most often reported memberships for both spouse (49 percent) and operator (59 percent) were for organizations such as National Farmers' Organizations, Grange, Farm Bureau, National Farmers Union, and Young Farmers and Farm Wives. More than 40 percent of the operators and 20 percent of the spouses reported membership in a farm supply cooperative, while 20 percent of the operators and 10 percent of the spouses reported membership in a commodity producers' association. Less than 10 percent of the operators or the spouses reported membership in the other organizations.

Summary

Overall, the findings from this survey suggest this sample of Iowa farm families has managed to survive the economic crisis, thus far, by making a number of adjustments in their farming practices and family lifestyle:

- Nearly one-half of the farm families in this survey believed their own economic conditions had improved in the past five years, but that the overall financial conditions of farmers and agribusiness had become worse.

- The majority of farm families had coped with economic hardship by postponing major farm and household purchases, using savings to meet expenses, and reducing their daily living expenses. In addition, operators had adjusted their farm operations by paying closer attention to marketing and reducing their long-term and short-term debts. To supplement their farm income, nearly one-half of the spouses and more than one-third of the operators took off-farm employment.

- Participation in government programs helped Iowa farm operators to continue farming. Operators indicated that the most helpful programs were the federal commodity programs, the 1988 Drought Assistance Act, Federal All-Risk Crop Insurance, the Conservation Reserve Program and loans from FmHA.

- To continue farming, approximately one-third of the operators indicated there was a high need for information about marketing skills and low-input farming methods to reduce production costs.

- The role of farm spouses in farming operations was also adjusted to meet the farm crisis. More time was spent doing the bookkeeping, maintaining records and working off the farm, while the time spent on field work, gardening, milking and animal care had decreased for many spouses. Although spouses and their mates frequently made joint decisions concerning major expenditures, the daily farm operation decisions were usually made by the operator.

- Lacking control over weather and prices, balancing family and work responsibilities, and debt problems were major sources of stress for farm spouses. To cope with stress, spouses frequently participated in church activities or tried to cope alone. Very few spouses sought support or counseling from professionals, clergy or friends.

- There was an uneven impact on community services and facilities in Iowa. Shopping, adult education opportunities, police and fire protection, the quality of schools, and banking remained the same or improved. In contrast, job opportunities, health services, and opportunities for entertainment and recreation remained the same or became worse.

Table 1. Comparison of respondents' personal characteristics to personal characteristics of total farm population in Iowa

Personal characteristics	Sample of operators	Sample of spouses	Farm population*
Average age, years	50.0	47.0	49.0
	Percent		
Under 25	0.3	1.8	2.7
25-34	13.3	16.9	16.6
35-44	22.5	22.7	20.2
45-49	12.9	15.7	10.0
50-54	14.2	11.8	10.7
55-59	8.7	10.2	12.0
60-64	14.2	12.1	12.0
65-69	7.9	5.5	7.5
70 +	6.0	3.3	8.2
Average years of education	12	13	N/A
	Percent		
1-8	14	4	N/A
9-12	55	54	N/A
13-16	28	38	N/A
17 +	3	4	N/A
Net family income	Percent		
Loss	4		N/A
$1-$9,999	15		N/A
$10,000-$19,999	23		N/A
$20,000-$29,999	21		N/A
$30,000-$39,999	16		N/A
$40,000-$49,999	8		N/A
$50,000-$59,999	5		N/A
$60,000-$69,999	2		N/A
Over $70,000	6		N/A

* Iowa 1987 Census of Agriculture, Advance State Report

Table 2. Comparison of respondents' farm characteristics to farm characteristics of total farm population in Iowa

Farm characteristics	Sample of operators	Iowa farm operators population*
Average farm size, acres	371	301
	Percent	
1 to 9	6	8
10 to 49	6	10
50 to 179	19	26
180 to 499	43	37
500 to 999	20	15
1,000 +	6	4
Gross farm sales	Percent	
Less than $10,000	15	21
$10,000 to $39,999	21	28
$40,000 to $99,999	30	25
$100,000 to $249,999	26	19
$250,000 to $499,999	6	5
$500,000 or more	2	2

* Iowa 1987 Census of Agriculture, Advance State Report

Table 3. Farm operators' opinions on changes in local services, facilities and economic conditions

Category	Improved	Remained the same	Gotten worse	Uncertain	Not available	Number of respondents
			Percent			
Shopping facilities	36	35	27	1	1	305
Farm's financial condition	35	39	26	a	a	308
Current financial condition of farmers	30	26	42	2	b	308
Current financial condition of area lenders	29	42	21	8	a	308
Adult education opportunities	29	57	7	6	1	311
Current financial condition of area agribusiness firms	23	37	34	6	b	308
Job opportunities	22	33	41	3	1	310
Police and fire protection	22	71	5	2	a	306
Quality of schools	20	57	17	5	1	307
Banking services	20	62	17	a	1	306
Child care facilities	19	48	7	20	6	305
Health care services	18	56	20	5	1	309
Opportunities for entertainment and recreation	14	56	25	4	1	307

a Less than 1 percent
b No response

Table 4. Farm operator and spouse opinions on quality of life in their communities

Opinions	Become better		Remained the same		Become worse	
	Op	Sp	Op	Sp	Op	Sp
	Percent					
Your family finances in past 5 years	47	44	22	21	31	35
Quality of life for your family in past 5 years	36	35	45	43	19	22
Overall economic condition of farmers in next 5 years	25	22	35	37	40	41
Likelihood you will continue to farm for at least the next 5 years	33	27	47	53	20	20
Your financial situation compared to farmers in your area	30	27	54	55	16	18
Your satisfaction with farming	26	19	46	50	28	31
"Neighboring" over the past 5 years	12	11	51	55	37	34
Neighbors helping each other over the past 5 years	14	9	54	58	35	33
Things you have in common with people in your community	14	14	74	69	12	17

Op = Operator (N=304-309)
Sp = Spouse (N=273-281)

Table 5. Farm family adjustments reported by operator as made in 1985-1989 because of financial need

Adjustments	Yes	No	Number of respondents
	Percent		
Postponed major household purchase(s)	56	44	310
Used savings to meet living expenses	50	50	309
Cut back on charitable contributions	50	50	309
Changed food shopping or eating habits to save money	44	56	310
Changed transportation patterns to save money	43	57	310
Spouse took off-farm employment	43	57	301
Reduced household utility use, such as electricity, telephone	38	62	310
Decreased money saved for children's education	35	65	298
Postponed medical or dental care to save money	33	67	310
Took off-farm employment	33	67	308
Sold possessions or cashed in insurance	29	71	310
Purchased more items on credit	21	79	308
Borrowed money from relatives or friends	21	79	310
Fell behind in paying bills	21	79	309
Let life insurance lapse	20	80	308
Canceled or reduced medical insurance coverage	18	82	308
Postponed children's education	8	92	294

Table 6. Off-farm employment of operator and spouse in 1988

Hours per week	Operator		Spouse	
	Number	Percent	Number	Percent
1-9	5	4	10	7
10-19	13	11	10	7
20-29	10	9	22	16
30-39	9	8	26	18
40 +	77	68	74	52
Average hours per week	38		34	
Number of respondents	114		142	

Table 7. Changes in farm operation reported by farm operator--1984 and 1988

Changes	Increased	No change	Decreased
		Percent	
Acres owned	17	72	11
Acres rented	23	61	16
Total acres operated	28	51	21
Operator hours worked on farm	18	59	23
Percent family labor on farm	18	72	10

Table 8. Farm operators' report of risk reduction behaviors for 1984-1988 and behaviors planned for 1989-1993

Adjustments	Changes made 1984-1988		Changes planned 1989-1993		
	Yes	Number of respondents	Yes	Maybe	Number of respondents
	Percent		Percent		
Paid closer attention to marketing	80	302	70	8	281
Postponed major farm purchase	74	304	50	16	281
Reduced long-term debt	70	294	64	12	271
Kept more complete financial records	67	302	60	4	280
Reduced short-term debt	65	293	58	9	273
Bought crop insurance	54	300	50	11	278
Shared labor or machinery with neighbors	46	303	33	10	279
Reduced expenditures for hired help	45	301	33	5	278
Diversified farm by raising livestock	44	297	30	18	277
Sought off-farm employment	35	299	23	11	278
Reduced machinery inventory	30	301	21	10	278
Rented fewer acres	21	298	12	5	276
Rented more acres	21	299	24	16	277
Used futures markets to hedge prices	19	302	20	19	280
Bought additional land	15	302	16	15	279
Diversified farm by adding new crops	13	304	10	33	285
Changed from cash rent to crop share	12	294	12	7	271
Sold some land	10	303	2	9	281
Transferred land back to lender	10	302	1	4	278
Sought training for new vocation	8	302	8	10	279
Started a new business (not farming)	7	302	5	10	280
Retired from farming	6	299	13	15	281
Quit farming	6	301	10	21	282

Table 9. Farm operators' report of participation in government programs and their opinions on how helpful the programs were

Programs and laws	Participated			Did not participate				Number of respondents
	No help	Some help	A lot of help	Not needed	Did not qualify	Not available	Did not know about	
	Percent			Percent				
Federal government commodity programs (Feed Grain, Dairy Support)	4	45	37	10	3	1	a	284
1988 Drought Assistance Act	8	38	16	24	11	1	2	271
Loans from FmHA	12	6	12	55	14	b	1	266
Federal All-Risk Crop Insurance	18	19	11	47	3	b	2	272
Conservation Reserve Program (CRP)	7	19	8	39	25	1	1	273
Farmer/lender mediation service	15	3	3	70	2	1	6	264
Food stamps	8	2	3	77	8	a	2	270
Fuel assistance	8	3	3	75	9	a	2	270
Financial analysis or counseling by extension service	8	8	3	75	b	a	6	277
Chapter 11 bankruptcy (debt reorganization)	9	b	1	86	2	1	1	266
Chapter 12 (debt restructuring for farmers)	8	2	1	85	1	1	2	268
Mental health counseling for yourself or family member	9	4	1	81	b	b	5	269
Unemployment benefits	9	2	1	72	12	1	3	269
Income assistance (AFDC, SSI)	9	1	b	75	9	a	6	271
Vocational retraining/ education program for self or family member	8	4	a	81	2	1	5	268
Job Partnership Training Act or other off-farm job search assistance program	8	3	a	80	1	b	8	268

a Less than 1 percent
b No response

Table 10. Farmers' opinions on their information and training needs to continue farming in the next five years

Category	Need					Number of respondents
	None	Low	Moderate	High	Very high	
	Percent					
Marketing skills	18	13	37	24	8	291
Reducing production costs through low-input farming methods	13	16	38	25	8	290
Using new technologies as they become available	10	20	43	20	7	289
Using new machines and chemical inputs to increase production	20	20	38	16	6	290
Available government assistance	21	18	37	18	6	287
Bookkeeping and financial systems	30	19	33	14	4	289
Using appropriate conservation techniques	17	26	36	17	4	289
Diversifying farm operation by adopting new crops and livestock	29	22	33	14	2	288
Processing farm products on farm before selling	43	27	21	7	2	289

Table 11. Farm spouses' report on types of farm duties and changes in the amount of time spent on these duties

Duties	Perform these duties					Time spent on these duties			
	Always	Sometimes	Never	Not done	Number of respondents	Increased	Stayed the same	Decreased	Number of respondents
	Percent					Percent			
Household tasks and/or child care	91	7	1	1	280	20	63	17	265
Took care of a vegetable garden or animals for family consumption	59	29	7	5	282	11	61	28	256
Bookkeeping and maintained records	54	27	15	4	281	28	59	13	254
Worked at an off-farm job	31	31	28	10	280	29	50	21	232
Ran farm errands	31	62	5	3	279	19	59	22	262
Milked or cared for farm animals	20	45	21	14	276	16	49	35	242
Field work	12	52	27	9	280	12	51	37	248
Supervised the farm work of others	5	28	45	12	282	7	72	21	228
Purchased major farm supplies and equipment	4	27	55	14	281	4	81	15	221
Marketed farm products through wholesale buyers or directly to consumers	4	18	59	19	279	4	79	17	205

Table 12. Farm spouses' opinions on family decision-making behavior

Decisions	Usually me	My husband or someone else	My husband and I or someone else	Decision has never come up	Number of respondents
			Percent		
Buy major household appliances	12	12	75	1	281
Buy or sell land	1	14	60	25	278
Rent more or less land	1	25	48	26	277
Buy major farm equipment	1	45	47	7	279
Determine when to sell agricultural products	1	55	38	6	280
Produce a crop or livestock	1	46	31	22	280
Try a new agricultural practice	1	54	25	20	278

Table 13. Farm spouses' report on frequency of life pressures

Pressures	Almost never	Occasionally	Daily	Does not apply	Number of respondents
			Percent		
Lacking control over weather and commodity prices	11	56	24	9	277
Problems in balancing work and family responsibilities	15	56	19	10	279
Indebtedness and debt-servicing problems	30	45	13	12	281
Conflict with children	30	46	7	17	280
Adjusting to new government policies	19	58	7	16	277
Insufficient support from spouse in farm or family duties	49	31	6	14	279
Difficulty with child care arrangements	24	15	4	57	276
Conflict with spouse	33	56	4	7	279
No farm help or loss of help when needed	31	42	1	26	279

Table 14. Coping strategies used by farm spouses

Coping strategies	Use a great deal	Use quite a bit	Use somewhat	Never use	Number of respondents
			Percent		
Participate in church activities	32	20	35	13	281
Remind myself that for everything bad about farming, there is also something good	18	33	38	11	282
Put up with a lot as long as I make a living from farming	17	31	31	20	276
Tell myself that success in farming is not the only important thing in life	16	31	41	12	280
Notice people who have more difficulties in life than I do	15	39	41	5	279
Try to keep my feelings to myself	15	21	47	17	278
Make a plan of action and follow it	14	32	41	13	275
Don't expect to get much income from farming	13	19	41	27	268
Become more involved in activities outside the farm	12	27	49	12	277
Wish that the situation would go away or somehow be over with	11	13	53	23	278
Go on as if nothing is happening	11	22	43	24	274
Keep problems secret from others	8	17	46	29	275
Seek support from friends and/or relatives	7	17	52	24	276
Seek spiritual support from minister, priest or other	6	10	36	48	276
Try to make myself feel better by eating, drinking, smoking, using medication, etc.	4	9	24	63	277
Refuse to think about it	3	9	50	28	274
Talk to someone who can do something concrete about the problem	3	9	37	51	277
Talk to a family counselor or other mental health professional	1	2	5	92	276

Table 15. Operator and farm spouse membership in farm and local organizations

Organizations/activities	Spouse				Operator			
	Member	Former member	Never member	Number of respondents	Member	Former member	Never member	Number of respondents
	Percent				Percent			
Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives	49	10	41	265	59	17	27	225
Any women's branches of general farm organizations, such as Farm Bureau Women	7	6	87	265	4	3	93	225
Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association	10	2	88	267	20	6	74	256
Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts	6	4	90	268	4	2	94	228
Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics	b	a	99	268	b	b	100	226
Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition	1	a	99	268	2	a	98	241
Local governing board, such as school board or town council	4	4	92	269	10	12	78	245
Marketing cooperative	7	1	92	265	17	3	80	247
Farm supply cooperative	21	3	76	261	43	5	52	270

a Less than 1 percent
b No response

25

26

North Central Regional Center for Rural Development

Sponsoring Institutions

University of Illinois
Cooperative Extension Service
Agricultural Experiment Station
Urbana, IL 61801

Purdue University
Cooperative Extension Service
Agricultural Experiment Station
West Lafayette, IN 47907

Iowa State University
Cooperative Extension Service
Agricultural & Home Economics Experiment Station
Ames, IA 50011

Kansas State University
Cooperative Extension Service
Agricultural Experiment Station
Manhattan, KS 66506

Michigan State University
Cooperative Extension Service
Agricultural Experiment Station
East Lansing, MI 48823

University of Minnesota
Minnesota Extension Service
Agricultural Experiment Station
St. Paul, MN 55108

University of Missouri
Cooperative Extension Service
Agricultural Experiment Station
Columbia, MO 65211

University of Nebraska
Cooperative Extension Service
Agricultural Experiment Station
Lincoln, NE 68583

North Dakota State University
Cooperative Extension Service
Agricultural Experiment Station
Fargo, ND 58105

Ohio State University
Cooperative Extension Service
Ohio Agricultural Research and Development Center
Columbus, OH 43210

South Dakota State University
Cooperative Extension Service
Agricultural Experiment Station
Brookings, SD 57006

University of Wisconsin
Cooperative Extension Service
Agricultural Experiment Station
Madison, WI 53706

Programs of the North Central Regional Center for Rural Development are available to all potential clientele without regard to race, color, sex, or national origin.

NORTH CENTRAL REGIONAL CENTER FOR RURAL DEVELOPMENT

Iowa State University
216 East Hall
Ames, Iowa 50011
(515) 294-8321